Previous references.
G.O. No. 2L-1534/15-55-09-2 dt. 21-9-10.

1910-11

(Bank.)

File No. 39-10

Serial Nos. 1-3

Later references.
[illegible] Bank 34 11

GENERAL AND REVENUE SECRETARIAT.

Serial Nos. 1-3

Part B. for May 1911.

SUBJECT.

Annual report on the working of the State Life Insurance Scheme for 1909-10.

From the Sect Insurance Committee
No. 2590 dt. 23-2-11
Forwards in duplicate the annual report on the working of the Mysore State Life Insurance Scheme for 1909-10 together with a copy of the auditor's report

2. To the Superintendent Press
No. 2L-4798 dt. 15-3-11
Forwards the report for being printed

3. To the Secretary Insurance Committee
G. R. S. 58 " Completion
No. 2L-5581-2 dt. 10/5/11
Records the report with certain observations

G.R.S. 11] 1910 11

GENERAL AND REVENUE SECRETARIAT.

(Bank Rly

NOTES.

File No. 39

FILE HEADING.

Annual report on the working of the State Life Insurance Scheme for the year 1909-10

From

The Se M. State Life Insurance Committee

No. 25-90 Dated 23.2.11 Received 24.2.11

Diary No. 3443 | Enclos. 2 | Spare Copies / | Serial No. /

BRIEF ABSTRACT OF LETTER.

Forwards in duplicate the annual report on the working of the Mysore State Life Insurance Scheme for 1909-10 together with copy of the auditors report

NOTES AND ORDERS.

1 This year the auditors report has been forwarded conjointly with the office report.

2 The special feature of the present report is that the

Notes—First sheet

GPB—30,000—3-4-07.

Serial No.

tables have been altered in conformity with G.O No 1504 S 21-9-10. However as B 33-09-2 has not possible to prepare statement II at such short notice after passing orders for the present year & it is promised from next year forwards.

3 There has again been a regrettable rise in the figures from deaths from plague justifying the Secretary's cautious remarks in regard to the safe guard of funds in a way.

4 The audit report shows number of instances in which the officers committed mis-takes omissions etc - but the Committee resolution on the report does not consider them of sufficient importance to merit any special remarks & have accordingly passed over it

4 Draft forwarding report to the Press for being printed

Sd 2 45

8/3

Note & return to Draft Secretary

NOTE—Contn sheet.

GPB—55,000—27-4-09

Serial No.	
2	To The Supdt Govt Press No H 4798/24 15-3-11 Forwards the report for being printed & file received for drafting review as per orders 10/3 45 7 Draft review submitted H Secy) 17.3.11
	yes - & considered copy of review put up 8 Was the Actuary's report received and considered during the year under report? If so a brief para on the subject may be added -
	9 Is it usual to print the audit report also? I think not. The last para does not refer to a subject of the annual report & would be unintelligible in the absence of the audit report. It is out of place in a review - Hence should not 24/3
	10 Please see new para added H Secy) 25.3.11
	25/3 25.3.11
	Dewan) Draft approved - To Accountant 11/4/11
	Circulate 11.4.11

The audit report is also being printed & will be laid 24/3/11

10755/27.3.11

NOTE—Contn sheet.

GPB—55,000—27-4-09

G. R. S. 12]
General and Revenue Secretariat.

B File No. 39 of 1910

Serial No.

2692/13-4-11.

Draft may be approved

KVR
13/4/11

Draft appd by 2nd Councillor 18/4/11

WCS

Dewan

11146
19.4.11

CBM
19/4/14

Vide minute. 22/4

3 To the Secy, Insurance Committee
" Comptroller
No H 53-82-2 dt 10 5-11
Quoted the report with certain observations

NOTE—Contn. sheet.

GPB—55,000—27-4-09

5

Submitted to His Highness.

I submit for approval the accompanying draft review of the report on the working of the State Life Insurance Scheme during 1909-10.

kv.

(6

Record of Cases submitted for the Orders of His Highness the Maharaja.

Subject.

Report on the working of the State Life Insurance Scheme during 1909-10.

22.4.11
1949.

649.

Order.

Approved
KRW
4/5/11

8/5/11

8/5/11

8/5/11

G. R. S. 12]
General and Revenue Secretariat.

B File No. 39 of 1910

Serial No.	
3	To the Ld. Insurance Committee, Comptroller No. H. 2581-2 dt. 10.5.11 Records the report with certain observations

NOTE – Contn. sheet.

GPB—50,000—12-8-10

03443 B39-10 (1)

Office of the Secretary,
Mysore State Life Insurance Committee,
Bangalore dated, 22nd February 1911.

No: 2590

From

The Secretary,
Insurance Committee,
Bangalore.

To

C. S. Balasunderam Iyer Esq., B.A.,
Offg: Secretary to Government of
His Highness the Maharaja of Mysore,
General and Revenue Departments, Bangalore.

Sir,

I have the honour to submit herewith ~~a~~ in duplicate Annual Report on the working of the Mysore State Life Insurance Scheme for the year 1909-10.

The copy of the Auditor's Report with the Office explanation is also appended.

I have the honor to be,
Sir,
Your most obedient servant,

Joint: Secretary,
Insurance Committee.

Extract from the Proceedings of the meeting of the Insurance Committee, held on Saturday the 28th February 1911.

(Resolution 5).

The Annual Report. Resolved that the Draft Annual Report may be adopted and forwarded to Government with a copy of the Audit Report referred to in resolution 4 supra

Asstt: Secretary,
Insurance Committee.

Bangalore,
22nd February 1911.

Report on the working of the Mysore State Life Insurance Scheme for the year ending 30th June 1910.

1. I am directed to submit the following report on the working of the Mysore State Life Insurance Scheme for the year ending 30th June 1910.

2. As shewn in Appendix 1, there were 2044 proposals dealt with as follows as against 2683 in the previous year; 1468 were accepted and policies issued, 203 were rejected on Medical and other grounds and 373 were -- left pending as against 1639, 210 and 834 in 1908-09 and 931, 122 and 180 in 1907-08, respectively. The proportion of accepted proposals to those rejected was as 100 to 13.83 as against 12.81 and 13.10 in the previous two years. Of the 1468 policies issued, 11 were cancelled before completion for reasons noted in the margin. The remaining 1457 policies assure a bonus of ₹5,60,211 for a monthly premium of ₹1926/-.

8 by death of the Insured.

1 by dismissal

1 by Suspension and

1 by age bar.

3. The usual statements containing statistics of the years' transaction are appended in revised forms sanctioned in Government Order No: Fl. 1504-B 55-09-2 dated 21st September 1910, and referred to in this report in their appropriate places, except the statement II – a combined Statement of the Appendices II and IV of former years' reports-which is reserved for submission with the next year's report as it was not found possible to prepare it within the short time which intervened between the date of the receipt of the Government Order and the submission of this report.

4. The total receipts, during the year on account

account of premium , fees on duplicate policies and premium receipt books and interest on the monthly ~~bala~~ balance, amounted to ₹3,04,846-15-8. Adding the -- opening balance on 1st July 1909, i.e. ₹8,02,790-1-6 the gross total amounted to ₹21,07637-1-2. The charges against the fund having amounted to ₹88,186-7-6, a balance of ₹20,19,450-9-8 was left in favour of the fund on the 30th June 1910. The percentages of the year's total expenditure and of the cost of -- management to the closing balance were 4.37 and .40 as against 6.87 and .29 in the previous year, respectively. The percentage of cost of management to the income of the year was 2.65 as against 1.87 in the previous year, the fall in the total expenditure and the rise in the cost of management being respectively due to comparatively less number of bonus payments -- made and incurring of expenditure ~~of~~ for Actuarial Valuation. The percentage of the net balance at credit of the Fund deducting unpaid claims to the total liability rose from 29.09 in the previous year to 30.3 in the year under report.

5. Among the insured persons 50 deaths as set forth in Appendix IV prepared in the manner laid down in the Government Order referred to in paragraph 3 supra, were reported during the year giving rise to claims aggregating ₹40,653-8-0; including casualities and claims already reported, the total number of deaths and the total amount of claims from the commencement were 653 and ₹5,78,132-4-0, respectively. Including 46 claims for ₹37,086/- discharged during the -- year, 542 claims for ₹4,95,557-12-0 have been discharged from the commencement, leaving III claims for ₹82,574-8-0 yet to be discharged on the application from the heirs of the insured persons. Plague accounted for 24 per cent of the total mortality as ---

as against 14.75 and 51.94 in the previous two years Thirty insured persons holding 64 policies assuring ₹42,065-8-0, attained their 55th year in consequence of which their policies were discharged. Twenty policies held by 12 persons assuring ₹9036/- were surrendered under the provisions of Rule 10 for a -- value of ₹857-13-9, on the said persons ceasing to be in Government service. Appendix VI shows the --- transactions.

6. In Appendix VII are set forth the particulars of the total number of policies issued, lapsed and remaining effective to end of June 1910. It also --- exhibits the liability created discharged and remaining.

7. The Committee held four meetings during the year— three ordinary and one special.

8. The Office books of the year have been, as usual, examined by two Assistant Comptrollers and a copy of their report with explanation and orders of the Committee thereon is appended.

Joint Secretary,
Insurance Committee.

Bangalore,
3rd February 1911.

Appendix I

Statement of Proposals received, disposed of and pending disposal during 1909–10.

	Proposals received						Disposed of																	
	Pending on 1st July '09		Received from 1st July '09 to end of June '10		Total		Accepted		Rejected										Total		Pending disposal		Remarks.
									Summarily rejected on medical grounds.		Finally rejected on medical grounds		Time barred		Cancelled		Under age		Over age					
1	2		3		4		5		6		7		8		9		10		11		12		13	14	15
	1st	Junr	1st	Junr	1st	Junr	1st	Junr	1st	Junr	1st	Junr	1st	Junr	1st	Junr	1st	Junr	1st	Junr	1st	Junr		1st Junr	
	687	147	573	637	1260	784	880	588	96	26	47	12	2	.	4	4	.	.	4	8	153	50	1033 638	227 146	
																								226–147	
Total	834		1210		2044		1468		122		59		2		8		.		12		203		1671	373	

* One Proposal No: 0567 was registered as first but subsequently treated as further.

Assistant Secretary
Insurance Committee.

Appendix III Statement showing the policies issued during 1909-10 according to Districts to which they have been issued

No.	Districts	No of Policies	Amount assured	Premium recoverable
1	State Huzur Treasury	173	72529	258 "
2	Bangalore District "	286	121342	416 8
3	Kolar " "	154	56669	188 8
4	Tumkur " "	149	46311	161 8
5	Shimoga " "	102	38345	121 8
6	Kadur " "	102	42377	148 8
7	Chitaldrug " "	139	47573	154 8
8	Mysore "	249	97148	341
9	Hassan " "	103	37887	136
		1457	560211 "	1926

Bangalore
the 3rd February 1911

D. Venkatramanaiah
Assistant Secretary

Appendix IV

Statement of Income Expenditure and Balance of the Insurance Fund during the year 1909–10.

Months of the year	Receipts	Expenditure: Establishment	Contingencies	Bonus paid on the Deaths of the Insured	Bonus paid on the Insured attaining 55 years	Surrender Value paid	Refunds of Excess Prem	Total	Remarks
July 09	19 806 12 4	459 14 5	56 9 .	550 . .	8612 . .	105 4 10	14 . .	9797 12 3	
Augt	19 812 12 7	459 . .	9 12 .	1363 . .	1766 . .	226 . .	29 8 .	3853 4 .	
Septr	20 204 8 5	459 . .	4 15 .	3135 . .	750 . .	55 12 . .	2 . .	4406 11 .	
October	20060 8 .	455 . .	10 . .	3695 . .	299 . .	. . . .	6 . .	4465 . .	
Nover	20424 2 7	445 . .	27 12 8	1982 . .	3174 . .	100 2 .	3 8 .	5732 6 8	
Decer	20323 9 10	451 14 .	114 10 .	1967 . .	4945 12	146 2 10	1 . .	7626 6 10	
January 10	20717 10 7	430 . .	24 14 7	2799 . .	1152 . .	25 8 .	2 8 .	4433 14 7	
Feby	20564 4 6	430 . .	24 4 .	10114 . .	5028 . .	88 . .	14 8 . .	15698 12 .	
March	21011 6 5	481 6 10	21 15 8	5437 . .	2021 . .	8 . . .	4 . . .	7973 6 6	
April	20900 7 9	419 15 .	2262 6 . .	4347 . .	855 . .	12 15 4	25 . 5	7972 4 9	
May	20857 5 1	453 . .	15 6 . + 50 .	536 . .	12,486 12	90 . 9	8 8 . .	13589 10 9	
June	21211 12 3	498 6 2	. . .	1161 . .	976 . .	. . . .	. . . .	2635 6 2	
	June Final + 300 . .							+ 1 8 .	June Final adjustment
Total	246195 4 4	5442 8 5	2622 8 11	37,086 . .	42,065 8	857 13 9	110 8 5	88,186 7 6	
Interest	58,651 11 4								
	304,846 15 8								
Opening balance on 1st July 09	18,02,790 1 6								
Grand Total	21,07,637 1 2			Closing balance on 30th June 1910				20,19,450 9 8	
				Grand Total				21,07,637 1 2	

Bangalore
Dated

Assistant Secretary

Appendix VI. Statement showing 1. number of Casualties among the I
2. of Claims preferred and discharged on Insured attain
Scheme to end of 1909–10.

Year.	Death Claims. Arising: Lives	Arising: Policies	Arising: Amount assured.	Paid: Lives	Paid: Policies	Paid: Amount assured.	Pending payment: Lives.	Pending payment: Policies	Pending payment: Amount assured	Total premium recovered on all the death claims reported during	Claim attai: Lives	Policies
1892-3.	3	3	5313 .	3	3	5313 .				190 . .		
1893-4.	4	4	6131 .	4	4	6131 .				278 8 .		
1894-5.	4	5	2122 .	4	5	2122 .				129 8 .		
1895-6.	10	15	12583 12	10	15	12583 12				1277 8 .		
1896-7.	13	15	23192 8	13	15	23192 8				5622 8 8		
1897-8.	5	6	2981 .	5	6	2981 .				613 8 10		
1898-9.	26	38.	20978 8	25	37	20654 8	1	1	324 .	2205 15 .		
1899-00	~~36~~ 19	~~55~~ 32	~~34403 8~~ 16835 .	~~35~~ 19	~~57~~ 32	~~34204 8~~ 16835 .	+	+	~~199~~ -	~~12443 12 9~~ 4452 8 .		
1900-01	36	55	34403 8	35	57	34204 8	1	1	199 .	12443 12 9		
1901-02	50	87	57472 12	48	84	57943 12	2	3	1529 .	14081 . 8	3	3
1902-03	51	79.	43615 8	48	75	41544 8	3	4	2071	11466 2 5	7	8
1903-04	63	103	63400 8	60	96	60329 8	3	7	3071 .	18626 1 4	14	16
1904-05	76	117	58582 .	72	111	56212 .	4	6	2370 .	18314 10 0	12	13
1905-06	46	84	37501 .	39	71	34053 .	7	13	3448 .	10906 12 9	21	33
1906-07	59	82	44096 12	50	67	35787 .	9	15	8909 12	15381 9 7	21	27
1907-08	77	143	61216 12	59	103	40808 4	18	40	20408 8	20491 15 7	20	37
1908-09	61	88	45053 4	38	56	31804 8	23	22	13248 12	17949 15 8	31	58
1909-10	50	86	40653 8	10	17	13568	40	69	26995 8	13496 8 11	30	64
	653	1044	578132 4	542	853	495557 12	111	191	82574 8	167927 10 2	159	259

Bangalore

red. no: of Policies lapsing claims arising, paid and pending payment
, 65 years. 3. of policies surrendered from the Commencement of the

on Insured
ing 65 years.

Surrender Claims.

Amount assured		Total premium recovered		Lives	Policies	Amount assured	monthly premium payable		Total premium received			Surrender value paid		
				1	1	390		1		27			13	8
				2	2	1257		3		142	8	11	70	
605		11376		8	10	12568	12	57	4	1682	5	7	841	4
170	10	4036	14	3	4	4	3812		10		456	8		227	4
987	2	15286	7	6	6	9	5246		15	2	574	3	2	457	4
904	12	24687	15	3	8	15	16545		77		7204	8		3681	
409		24731	10	1	11	11	12323		38	1	1834	10	8	1000	13 7
629	8	28940	8	9	13	19	10257	4	35		2641			1232	
220	12	38104	3	7	7	11	5748		21	8	1857	8		980	14
27	14	53735	15	5	18	30	15945		73		8413			6141	13 6
65	8	40930	8	7	12	20	9036		26		1577			857	13 9
20	2	243830	3	5	90	132	92520	12	353	8	26352	4	4	15503	10 10

Assistant Secretary

Appendix V.I

Statement showing total Policies and Liability created, discharg

	First Dnos	Further Dnos	Total	Amount assured		monthly Premium recoverable		
Issues to end of 1908–09	7304	5789	13,093	6808604	10	24,523	8	By Ca from to en
Add or Subtract Correction effected during 1909–10	"	"	"	– 359	–			Cance m Laps 1. 2.
	7304	5789	13093	6,808,245	10	24523	8.	3. 4.
Add issues during 1909–10, Bonus, Premium as corrected during the year –	880	588	1468	573640	–	1938	8.	A. De paid Polic prem conti paid
	8184	6377	14561	73,71,885	10	26462	–	Rem B. Tot

Bangalore

issued, lapsed, and remaining effective, and pending to end of June 1910.

	First Issue	Further Issue	Total	Amount assured		monthly premium receivable	
ncellation mmencement of June 1910	74	31	105	57,191	-	194	-
ded by auto- tic adjustment	1	1	2	1172	-	6	-
d by							
Surender	90	42	132	925-20	12	353	8
Forfeiture	17	6	23	75-78	-	23	12
Death	542	311	853	4,95,557	12	1944	-
Insured taining 55 yrs	159	100	259	2,43,620	2	1549	12
Total	883	491	1374	8,97,639	10	4071	-
alt claims ing payment	111	80	191	82,574	8	311	-
es on which sum is dis- ued to be nder Rule 10 of 26	168	26	194	93,812	-	295	-
						- -	-
uing effectin	7,022	5,780	12,802	62,97,859	8	21,785	-
Total	7,301	5,886	13,187	64,74,246	-	22,391	-
L A & B.	8184	6377	14561	73,71,885	10	26462	-

compd WJ

Assistant Secretary, Insurance Committee

(1)

Extract from the Proceedings of the meeting of the Insurance Committee, held on Saturday, the 28th January 1911.

(Resolution4).

The Audit Report. Resolved that the Audit Report for the year 1909-10, be accepted with thanks to the Auditors.

1. In reference to the remarks contained in paragraph 4 sub paragraph (m) of the report, the Committee think it unnecessary that in cases in which the official superior and the examining Medical Officer happen to be one and the same person, the proposer should be examined by a separate Medical --- Officer.

2.

That the alteration of the bonus payment register on the lines suggested by the Auditors may be made with any further modification that the Secretary may find necessary.

Asstt: Secretary,
Insurance Committee.

Bangalore,
22nd February 1911.

AUDITOR'S REPORT FOR THE YEAR 1909-10 WITH OFFICE EXPLANATION.

To

The Secretary,
Mysore State Life Insurance Committee,
B A N G A L O R E .

Sir,

We have the honor to submit the following report embodying the result of the audit of the accounts of the State Life Insurance Fund for the year ending 30th. June 1910.

2. The Fund opened with a balance of ₹ 18,02,790-1-6 on 1st. July 1909. The receipts and expenditure for the year amounted to ₹ 3,04,540-0-4 and ₹ 88,184-15-6 respectively and the closing balance was ₹ 20,19,145-3-4. There was thus a net addition of ₹ 2,16,355-0-10 to the Fund.

3. The audit was commenced with the examination of the General Register of Policies and the file of acknowledgments of the Insured for having taken delivery of the Policies. The amount of the bonus payable in each case was checked with reference to the age of the Insured as given in the Register.

As in the year 1908-09 the number of policies issued was large being 1468 with a monthly premium of ₹ 1935-8-0 as against 1639 in the previous year with a monthly premium of ₹ 1992-0-0. As it was not possible to check in every case the entry of age in the General Register of Policies with reference to the original papers filed with the proposals, a certain percentage, namely 10% was selected for such check and it was found that, in all these cases, the calculation of age for purposes of determining the bonus was correct. The following are the numbers of the Policies so referred to:-

13095, ~~13099~~ 13098 to 13105, 13108 to 13111, 13113 to 13116, 13118 to 13126, 13128 to 13154, 13156 to 13175, 13177 to 13186, 13191 to 13205, 13209 to 13224, 13227 to 13231, 13236, 13238 to 13241, 13243 to 13245, 13247 to 13300, 13310, 13324, 13329, 13365, 13377, 13388, 13458, 13494, 13506, 13536, 13552, 13576, 13587, 13591, 13594, 13724, 13759, 13783, 13785, 13897, 13920, 13940, 14014, 14020, 14211, 14232, 14388, 14360, 14383, 14449, 14475, 14534, 14535, 14541 and 14560.

4. The result of the examination of the General Register of Policies with the file of receipts is as hereunder:-

(a) (1). In the following cases, viz., 13109 and 13113 acknowledgments of the Insured for having taken delivery of the Policies are in manuscript.

Manuscript receipts have been accepted in these two cases as they contained all the required information.

(2). In some cases the date of receipt in the Treasury entered therein was in pencil, viz., 13367 & 13506, 13415, 13811, 13924, 13928 and 13976.

The receipts in these cases have been made up on old forms in which no provision was made for entry of date of receipt of Policy in the Treasury The entry of this date is noted on these receipts either in blue or red pencil and as it not as easil effaceable as black-lead pencil entries, they have been accepted.

In this connection it is submitted that in returning these receipts for such technical and small corrections a good deal of correspondence is involved inasmuch as they are not returned promptly. To avoid this unnecessary correspondence receipts which contain all the information required for the office are accepted.

b. (1). In the following cases the Treasury from which the Policy was obtained on payment of the first premium is wrongly noted. Necessary corrections should therefore be made. 13209, 13210, 13431, 13831, 13832, 14043, 14340, 14344, 14346 and 14455.

In all ~~these~~ cases pointed out the names of the treasuries have been now corrected.

(2). In many cases the Treasury from which the Policy is obtained by the Insured is different from that to which it is sent by the Insurance Office. Such transfer of policies from one treasury to another are not noted in the Register.
13141, 13151, 13154, 13155, 13157, 13169, 13192, 13193, 13195, 13205, 13217, 13224, ~~13228~~, 13229, 13239, 13240, 13251, 13283, 13296, 13300, 13305, 13306, 13307, 13316, 13322, ~~13323~~ 13323, 13342, 13357, 13359, 13372, 13394, 13403, 13407, 13414, 13433, 13439 to 13441, 13444, 13446, 13452, 13461, 13462, 13482, 13483, 13494, 13498, 13502, 13511, 13512, 13551, 13561, 13572, 13595, 13603, 13613, ~~13614~~, 13615, 13616, 13622, 13645,

In the Policy Register the name of the Treasury to which the Policy has to be sent for delivery to the insured on payment of the first premium as entered from the proposal, is entered. If by the time the Policies reached such treasuries the Insured happened to be transferred, ~~the limits of the Treasuries~~ it has all along been the practice not to correct the name of the

13658, 13680, 13693, 13699, 13707, 13710, 13714, 13715, 13729, 13733, 13737, 13743, 13763, 13764, 13766, 13795, 13826, 13830, 13881, 13867, 138 9, 13893, 13894, 13897, 13900, 13906, 13907, 13910, 13945, 13964, 13969, 13991, 14013, 14023, 14030, 14031, 14032, 14052, 14082, 14087, 14105, 14123, 14128, 14142, 14154, 14139, 14152, 14262, 14287, 14300, 14301, 14302, 14305, 14310, 14335, 14339, 14342, 14358, 14361, 14364, 14369, 14373, 14426, 14446, 14450, 14472, 14506, 14509, 14517, 14520, 14543, 14555 and 13115.

Treasury originally entered in the Policy Register and it will serve no useful purpose to do so now except that so many corrected entries will find place in the Register in making ~~the Register~~ ~~indigo~~ clumsy.

c. Date of issue of Policy with reference to which the age of the proposer should be calculated was omitted to be noted by the Joint Secretary on the file of documents attached to the Proposal and the corrections made in the D.I.P. are not attested. 13243, 13248, 13249, and 13250.

2. There is no such correction of the date as requires attestation.

1. When a number of Proposals are passed by Assembly by the Secy one, two sometimes escape the initials. The date marked on the Proposals are noted on such cases. When these Proposals are sent along with the Policy to the Secy, he sees them.

d. Date of delivery of Policy is wrongly noted in the Register. 20th September is entered in the Register as against 2nd. September 1909 i.e. the receipt. Vide Nos. 13122, 13694, and 14302.

The dates are ~~xxxx~~ now corrected

e. Under Rule 54 of the Insurance Rules the Policy is provisionally issued pending decision of Government re the question of age of the insured and subject to revision according to such decision. But ~~such decisions are not noted~~

The Government orders approving the date of birth accepted for Insurance have now been noted in all

have not been noted except in the case of Policy No. 13760 which was subsequently cancelled under Government orders. 13185, 13[illegible]6, 13249, 13310, 13346, 13420, 13481, 13513, 13610, 13641, 13569, 13624, 13[illegible]4, 13920, 14130, 14138, 14210, 14261, 14280, 14335, and 14449.

except two cases in which Government Orders have not been yet received.

f. The age of the Insured is not noted in the Register in No. 13231.

Now noted.

g. The acknowledgments of the Insured were not in the file for Nos. 13252-55, 13259, 13331, 13379, 13409, 13436, 13516, 13536, 13586, 13633, 13634, 13647, 13696, 14066, 14069, 14071, 14168, 14178, 14145, 14150, 14393, 14425, 14473, 14522, 14558, and 14551.

Except Policy No. 13409, which has been returned for re-issue under Rule 21, Policy No. 13259 the receipt for which has yet to be received and the Policy No. 13647 the receipt for which is filed with the Policy file, in all other cases receipts have been received and the required facts contained on them noted in the Policy Register. They have been handed over to the clerk who attaches em to the counterfoil. They will be so attached soon.

h. The amount of bonus entered in the counterfoil forwarding policy No.13284 to the Treasury was not corrected under initials.

Now corrected.

4. It is found that, in cases where a second medical examination is called for under 21, the papers are not again submitted to the Joint Secretary for orders. In such cases it is not clear what date should be taken for purposes of determining the age of the Insured whether it is the date of the second medical examination or the receipt of the Medical report in the Insurance Office, Vide. Nos. 13810, 13751, 13561, and 13576.

In cases where Policies are reissued on production of fresh medical certificates ~~and~~ under Rule 21, the date on which the medical report is received in the Office in a complete form is taken to calculate the age of the proposer for filling the bonus. When this is done by the Office the papers are sent to and initialled by the Secretary once for all.

5. The month but not the actual date of birth being known, it should be entered as the 15th of the month, but in No. 13377 it was entered as 0-3-16~~66~~ also in 13399.

The rule that 15th of the month should be taken as the date when only the year and month of birth are known came into force in July 1907, Policies Nos. 13377 and 13399, are further insurance Policies issued to the first policy Holders Nos. 234 and 264, respectively. The date as accepted for these two policies have been adopted for the two further Policies and

k. For a number of Policies is ordered for issue on one and the same date, the date is entered only against the first policy and the word "Ditto" against the subsequent ones. But for some reason or other the date of the first Policy alone is subsequently altered, necessary corrections are not made in the subsequent ones. Hence wrong dates are allowed to remain. Vide. Nos. 13380 and 14387.

noted in the Register.

The mistake pointed out in respect of the Policies Nos. 13380 and 13382 has been now corrected

l. The name of the Treasury from which the policy was remitted by the Insured was not noted in the acknowledgment. Vide. Nos. 13574 and 14175.

These two receipts have now been sent for noting the name of the Treasury.

m. In Policy No. 13587 the Official superior of the Insured is also the examining medical Officer, In such cases the examination by a separate medical Officer seems necessary.

This is for orders of the Committee, but it may be submitted that the Director may be invited to take in the case of these subordinates as impartial a view as in the case of others

n. Policy No. 13659 was not taken delivery of within the prescribed time owing to the Insured having been on leave. It was returned and reissued with fresh medical certificate on fresh orders of Joint Secretary. The age of the Insured at the time of reissue, viz., 12-3-1910 was 30 years and 9 months and 9 days, while the bonus was calculated on

This was done under explanation proper and in accordance with precedents. Premium was taken from the first due date and there is no mistake in fixing the bonus.

age 30 determined according to previous D.I.P., viz., 12-10-1902.

c. Inthe following cases the delay in taking delivery ofthe Policies from the treasury withing the prescribed time, has been condoned on payment of arrears of premium, if any, but no provision exists in the rules for such condonations, without a fresh medical certificate. This objection has been noticed in last year's audit report also. 13662, 13764, 13869, and 14475.

As has been explained last year this was done in accordance with precedents and the rule has been since altered.

p. The signature of the insured in the acknowledgment is Mallappayya while the name of the proposer as in the proposal is Malliah. Vide. No. 13749. Difference between the name of the proposer and his signature in the acknowledgment is also found in 14498.

The receipts have been now returned for correction of the signature.

q. Alteration of date of Policy No. 13795 in the register was not attested.

Now attested.

r. Erasures were found in the Register in entries of Policies Nos. 14160- 14203.

This was unwittingly done by a new clerk and strict orders have been issued to avoid erasures.

s. The rate of premium of Policy No. 14367 is 8 annas and not Re 1-8-0 as noted in the Register.

Corrected.

5. The Register of Policies discharged was next examined with reference to the Treasury duplicate receipts. It was found that all payments were supported by payees's receipts and heirship certificates were also obtained in cases where they were required by the rules.

a. In paying surrender value under rule 10, it is foundthat in one case viz., payment No. 693 the premium receivable was calculated up to the date on which theinsured ceased to be in theservices of Government, while in another case viz., 695, though the Official ceased to be in service from 30th. January 1907, the premium was recovered only up to end of April 1906, and no deduction on account of the portion due to the Fund from May 1906 to January 1907 was made in paying the surrender value.

Payment No. 693 was ordered on 27th. May 1909, and Payment No. 695 on 26th November 1908. Till payment No. 649 came to be ordered on the 25th. January 1909, it had been the practice to pay, without reference to the amount of premium payable, 50 or 75 per cent of the "premium paid" as in Rule 10, according to this practice in the case of payment No. 695 ordered in November 1908 75% was returned to the Insured.

(b). In the course of examining the Register, it was noticed that, in column 10, which purports to show the total amount actually received on the Policy, the entries are all of amounts receivable on the Policy. In a few pages the heading itself is corrected to "Receivable". To verify the correctness of the account of surrender value, as well as refund

When the Register was prescribed it was intended that only the premium due and receivable on the Policy should be entered in its column 10 to serve the purpose of comparison with the account of bonus paid and it is accordingly being done. The word

of excess recovery of premium, it is necessary to enter in the Register both the total premium receivable as well as received. At present this can only be done by reference to the ledger in every case. For instance, in payment No. 683, 765, 766, 771 and 773, the amount of surrender value or the refund of excess recovery of premium cannot be checked with reference to the figure in column 10 in the Register.

Again the interest received on arrears of Premium is entered in this column in some cases, e.g., payment No. 777 , 780 etc., and in others not; e.g., 717. It would be

"Received" in the heading was considered as misleading by the auditors in previous years and according to their oral suggestion it was altered to Receivable on a few pages of the Register. Incheoking the entries in the Register the auditors have before them the Office note of the case on which the Secretary and the President order payment In this note the amount of premium receivable and received on the Policy are [inserting] as made out from the Personal Ledgers as also the excess or the deficiency to be refunded or made good as the case may be. As it is very important that the auditors should scrutinize these, it is not necessary that the amounts of premium Receivable and "Received" should be noted in the Register. Noting these items will, as observed by the Auditors, facilitate the check of the register on the face of it., but the importance of referring to the note and the Personal Ledger above referred to may be lost sight of.

for Again the interest received on arrears of premium is entered in this column in some cases, e.g., payment No. 777 780, etc., and in others not; e.g., 717. It wouldbe better to adopt a uniform procedure,

It is essential that the amount of interest received should also be noted

(d). In payment No. 767, the bonus actually payable is ₹ 7767-12-0. But the amount entered in the Register is ₹ 7727-12-0. This is due to the fact, that ₹ 40/- being the premium for April 1910 was deducted out of the amount of the bonus. The entry in this column should represent the gross amount of bonus due as in other cases and not the net amount.

done in the cases omitted.

The amount actually ordered to be paid was ₹ 7767-12-0 with a proviso that if ₹ 40/- due as premium was not found paid in the accounts, which was not received at the time in the Insurance Office, the amount should be deducted and credited to the Insurance Fund. But under instructions issued by the Comptroller to the Treasury only ₹ 7727-12-0 were paid and the balance of ₹ 40 after Insurance Office reported satisfaction of its due. In these circumstances the entry in the Register cannot be otherwise.

Treasury Credit Verification Register.

6. In August 1909, there is a credit of annas 8 adjusted by transfer entry, but it has not been attested by the Comptroller's Office Accountant in token of verification as the receipts through Coutts and Company and Madras Bank are. This has been incorrectly posted into the broadsheet in the

The intials of the Comptroller's Office Officials has now been obtained for the entry of 8 annas and the Broad sheet has also been corrected.

On receipt of certa

month of July instead of 1 August.

In March 1910, a sum of Rs. 1/- which appears in the Income and Expenditure Register has been omitted in the Register.

reference forwarded the Comptroller in in connection with this adjustment of Re. 1, an entry will be made in the Register.

Contingent Register.

7. Amounts for contingent expenditure are drawn as usual on Abstract Contingent Bills and accounted for on detailed contingent bills. As the detailed Contingent Bills do not require any countersign there, would be some saving of labour if the amounts required are drawn on Form No. 12 of the Civil Account Code Volume I with necessary sub vouchers attached.

This may be done. The hold a permanent advance of Rs. 10/- only. It may not be possible at times to obtain sub vouchers before Money is drawn from the Treasury.

8. The examination of the Ledgers was then taken up, and some of the entries of Premium recovered were checked with reference to the Treasury credit statements.

Policy No. 26 premium for June 1910 was not received, and the reason for it is not clear. The total Premium recovered for the year is not entered.

In some instances, premium due for one month is found to be recovered in a subsequent month without levying any interest. The reasons for such late payments is not noted in the ledger. Vide Policy Nos. 160, 12495, 12498 and 12501.

The Premium Realisation Statements of the Office in which premium for Policy No. 26, was paid has not yet been received. The Ledgers have not as yet been quite completed for the year and as soon as they are completed the totals will be made and entered as usua

The reasons for irregular payments are being called for.

It would serve no useful purpose

When any Insured cannot effect any further Insurance either by reason of his having reached the maximum age of 45 or by his pay having been raised to Rs 500/- or over it would be convenient to enter in the ledger the total monthly premium payable thereafter and the bonus due. At present this is done only when the maximum premium payable is reached, and not in the other case. to do so in either case except that it would impose a little more labour on the ledgerers.

General Remarks.

9. Of the Registers prescribed by the rules, one viz., Register of outstanding premiums and their recoveries, has not been maintained.

In addition to the Register of Policies paid (No. 2) another one in manuscript viz., Register of bonus payments authorised which is not prescribed by the rules is maintained. The maintenance of both these seperately, involves some duplication of work. They may with advantage be combined into one. The Register of bonus payments authorised is written up at the time of issue of payment order, while the other one is posted from the duplicate receipts given by parties for bonus etc., received. These receipts do not appear to be received from the Treasuries regularly, and the Register written up from them cannot therefore be up to date. The serial numbers given to the entries in it (Register

The maintenance of the Policies Discharged Register in the present form involves some duplication of work and confusion as has been pointed out by the Auditors. Its overhauling is very much desirable and the suggestion of the auditors may be adopted with the following modification.

Instead of having a combined Register for the 3 kinds of discharged Policies namely (1) on the death of the Insured (2) on Insured attaining 55 years and (3) on surrendering his Policy. It will be great convenience to have a Separate Register

of Policies paid) are not according to the dates of payment; for instance, payment No. 690 relate July 1909, while payment No. 688 to August 1909, and 691 to November 1909. The month of payment of 709 was March 1909, while it is entered in the Register in the month of September 1909, as the receipt was not received till the latter date.

Again after 709 in September the numbers entered is 712 and the next number is 729. After 718 comes 782 in October 1909. It will thus be seen that the entries in this register are very confusing, and do not serve any useful purpose from an account ptint of view. The other Register is a more important one, and with certain alterations in it as herein proposed, so as to embody the information contained in the present register of Policies paid, the latter may be dispensed with altogether. The form of the proposed Register may be as follows:-

1 Serial No. From Annual commencement of scheme.

2. Date of authority of payment.

3. Name and designation of the Insured.

4. Policy No. held.

5. Name and designation of payee.

6. Amount of bonus authorised

(1) Receivable

(2) Received.

7. Remarks

for each kind of discharged Policies. Serial numbers under each head increase year after year. The present combined Register involves the maintenance of two other subsidiary Registers one for the Policies discharged on Insured attaining 55 years and another for the Surrendered Policies which are mere abstracts from the combined Register. These two latter registers may be done away with resulting in real saving in duplication of work.

The heading proposed by the auditors may be adopted with the following modification

For the Register of Policies discharged the following headings will be enough.

6. Amount of bonus authorised

(a) On death of Insured

(b) On insured attaining 55 years of age

7. Amount of surrender Value authorised.

8. Refund ofexcess recovery of premium.

9. Total premium

(1) Receivable
(2) Received.

10. Treasury of payment

11. Date of payment

12. Remarks.

All the columns of the Register except the lasttwo should be written up at the time of issuing authority for payment. The date of actual payment will be noted from the duplicate receipts received. But if no such receipt is received and payment is found on varifi cation of the debits to the Fund with the books of the Comptroller to have been actually made, the date of payment should be noted in red ink and the duplicate receipt at once called for. At the end of the month the closing entries for the month will be made as follows:-

the totals under columns 6(a) & (b) 7 and 8 will be worked out and to these, the amount authorised but not paid in the previous monthswill be added and the

15.

1. Serial No annual from the commencement of scheme.

2. No. and date of authority of payment.

3. Name of payee & relationship to the insured

4. No. of the Policy discharged

5. Amount authorised to be paid

1. Bonus

2. Refund of excess recovery of premium, if any.

6. Treasury of payment.

7. Date of payment.

8. Amount of premium due and recovered with interest, if any.

9. Remarks.

For the Register of Policies discharged on insured attaining 55 years the same headings as above omitting and relationship to Insured " in column 3.

For the Register of Policies discharged by payment of surredder value, the same heading as above substituting the following:-

for column 4:

Details of Policies surrendered
1. No of Policy
2. Amount assured
3. Monthly premium

In column 5: the words"surrender value" instead of "Bonus".

amounts paid during the month by reference to column "Date of Payment" will, after verification with the accounts be deducted and the balance of outstanding orders arrived at. Thus the Register will be a complete record of the bonus etc., authorized and paid and also facilitates verification with the Comptroller's figures.

10. In addition to the Abstract Register of receipts including premium prescribed by the rules, another register in practically the same form called the Treasury Credit Verification Register is maintained, which appears to be superfluous. The Treasury account Auditor's initials which are now obtained against the entries in the latter register may as well be obtained in the former.

The other registers do not call for any remarks.

m This may also be adopted.

We have the honour to be,

Sir,

Your Most Obedient Servants,

(Sd). L. Bistopanth Padmanabha

B. Srinivasiengar

"Copy"

Assistant Secretary,
Insurance Committee

G.R.S. 26]

File No. 39
Serial No. 2

1st March 11

Diary No. of letter replied to 3443

No. 30 4798
dy 15-3-1911

General and Revenue Secretariat
(Bankipy
, *the* 19 .

To
The Supdt
Govt Press

Date of issue 15-3-11

Signed by W L Narasimha

Has the honour to forward herewith copy of the Report on the working of the State Life Insurance Scheme for 1909-10. for being printed.

2) The remainder will follow in due course

14.3.11

for Secretary

over.

SUBJECT.

mh-5
8/3/11

Mail 45
1/3/13

LX

1 c 7

G.R.S. 28]

File No. 39

Serial No. 3

30 June

91.5/11

Diary No. of letter replied to 3443

Proceedings of the Government of His Highness the Maharaja of Mysore.

GENERAL AND REVENUE SECRETARIAT.

(Bangalore

, *the* 190

Date of issue 16-5-11

Signed by W Narasimha Rao

READ.—

Letter No 2590 dy 22d Feby 11 from the Secy Insurance Committee submitting the annual Upst on the working of the Mysore State Life Insurance Scheme for the year 1909-10.

ORDER THEREON.—No. Je 55-81-2

Recorded. 9 to 12 May/11

2. The Upst shows that the number of proposals dealt with during the year under review was 2044 against 2683 of the previous year and 1468 of these seven were cancelled were disposed pending in policies aggregating Rs 5,60,211 being over

To be printed

SUBJECT

6 months premium of Rs 1926

3. Forty six death Claims as against 75 of the previous year amounting to Rs 37,086 were discharged during the year, leaving 111 Claims aggregating Rs 82,574-8-0 awaiting disposal pending receipt of application from the heirs of the insured persons. Also 64 matured policies of the Estate of Rs 42,065-8-0 were discharged and 20 policies assuring a bonus of Rs 9036 were surrendered for a value of Rs 857-13-9

4. It is gratifying to note that the mortality from Plague has again been, the percentage of death from this Cause alone being 24, the previous years percentage being 14 and 57 respectively

5. The closing balance on the credit of the Fund after meeting the payments of the Estate of Rs 86,186-7-6 is Rs 20,19,450-9-8 Which is Satisfactory.

G.R.S. 27]

GENERAL AND REVENUE SECRETARIAT.

(*Continuation Sheet draft form.*)

6. Sub Comm with the opinion of the Committee that it is unnecessary to have a proper Examined & another Medical Officer on the case when the proposed Official Superior is himself the Examining Medical Officer

21/3/11

Secy

17.3.11.

6. The report of the actuary appointed to value the financial position of the Fund shows that the fund is solvent there being an excess of assets over liabilities.

financial position of the Fund is satisfactory (vide Govt proceedings No. H3042 1342-09 dt 7th Dec 1910.)

D.

To The Secretary Lunacy Commission

" Comptroller

11/4/11

13/4/11

9/5

18/4

9/5

REPORT ON THE WORKING OF THE MYSORE STATE LIFE INSURANCE SCHEME FOR THE YEAR 1909-10, WITH THE GOVERNMENT REVIEW THEREON.

Proceedings of the Government of His Highness the Maharaja of Mysore, Financial (Banking), dated 10th May 1911.

READ—

Letter No. 2590, dated 22nd February 1911, from the Secretary, Insurance Committee, submitting the annual Report on the working of the Mysore State Life Insurance Scheme for the year 1909-10.

No. Fl. 5581-2—B. 39-10-3, DATED BANGALORE, 10TH MAY 1911.

ORDER THEREON.—Recorded.

2. The report shows that the number of proposals dealt with during the year under review was 2,044 against 2,683 of the previous year, and 1,468 of these were disposed of (eleven of which were cancelled subsequently) resulting in policies aggregating Rs. 5,60,211 bringing in a monthly premium of Rs. 1,926.

3. Forty-six death claims, as against 75 of the previous year, amounting to Rs. 37,086 were discharged during the year, leaving 111 claims aggregating Rs. 82,574-8-0 awaiting disposal pending receipt of application from the heirs of the insured persons. Also, 64 mature policies to the extent of Rs. 42,065-8-0 were discharged and 20 policies assuring a bonus of Rs. 9,036 were surrendered for a value of Rs. 857-13-9.

4. Unfortunately the mortality from plague has again risen, the percentage of death from this cause alone being 24, the previous years' percentages being 14 and 51 respectively.

5. The closing balance at the credit of the fund after meeting the payments to the extent of Rs. 88,186-7-6 is Rs. 20,19,450-9-8, which is satisfactory.

6. The report of the actuary appointed by Government to value the financial position of the fund shows that the financial position of the fund is sound (*vide* Government Proceedings No. Fl. 3042—B. 42-09, dated 7th December 1910).

J. S. CHAKRAVARTI,
Financial Secretary.

To—The Secretary, Insurance Committee.
The Comptroller, Mysore Government.

APPENDIX IV.

Statement of income, expenditure and balance of the Insurance Fund during the year 1909-10.

Months	Receipts	Expenditure							Remarks
		Establishment	Contingencies	Bonus paid on the		Surrender value paid	Refund of excess premium	Total	
				Death of the Insured	Insured attaining 55 years				
	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	
July 1909	19,803 12 4	459 14 5	56 9 0	550 0 0	8,612 0 0	105 4 10	14 0 0	9,797 12 3	
August do	19,812 12 7	459 0 0	9 12 0	1,393 0 0	1,766 0 0	226 0 0	29 8 0	3,853 4 0	
September do	20,204 8 5	459 0 0	4 15 0	3,135 0 0	750 0 0	55 12 0	2 0 0	4,406 11 0	
October do	20,060 8 0	455 0 0	10 0 0	3,695 0 0	299 0 0	.....	6 0 0	4,465 0 0	
November do	20,424 2 7	445 0 0	27 12 8	1,982 0 0	3,171 0 0	100 2 0	3 8 0	5,783 6 8	
December do	20,323 9 10	451 14 0	114 10 0	1,967 0 0	4,945 12 0	146 2 10	1 0 0	7,626 6 10	
January 1910	20,717 10 7	430 0 0	24 14 7	2,799 0 0	1,152 0 0	25 8 0	2 8 0	4,433 14 7	
February do	20,564 4 6	430 0 0	24 4 0	10,114 0 0	5,028 0 0	88 0 0	14 8 0	15,698 12 0	
March do	21,011 6 5	481 6 10	21 15 8	5,437 0 0	2,031 0 0	8 0 0	4 0 0	7,973 6 6	
April do	20,900 7 9	419 15 0	2,262 6 0 50 0 0	4,347 0 0	855 0 0	12 15 4	25 0 5	7,972 4 9	
May do	20,857 5 1	453 0 0	15 6 0	536 0 0	12,486 12 0	90 0 9	8 8 0	13,589 10 9	
June do	21,511 12 8	498 6 2	.....	1,161 0 0	976 0 0	.....	.....	2,635 6 2 1 8 0	
Total ...	2,46,195 4 4	5,442 8 5	2,622 8 11	37,086 0 0	42,065 8 0	857 13 9	110 8 5	88,186 7 6	
Interest adjusted	58,651 11 4								
Opening balance on 1st July 1910	18,02,790 1 6						Closing Balance on the 30th June 1910 ...	20,19,450 9 8	
Total ...	21,07,637 1 2						Total ...	21,07,637 1 2	

REPORT ON THE WORKING OF THE MYSORE STATE LIFE INSURANCE SCHEME FOR THE YEAR ENDING 30TH JUNE 1910.

I am directed to submit the following report on the working of the Mysore State Life Insurance Scheme for the year ending 30th June 1910.

2. As shown in Appendix I, there were 2,044 proposals dealt with as follows as against 2,683 in the previous year:—1,468 were accepted and policies issued, 203 were rejected on medical and other grounds and 373 were left pending, as against 1,639, 210 and 834 in 1908-09, and 931, 122 and 180 in 1907-08, respectively. The proportion of accepted proposals to those rejected was as 100 to 13·83 as against 12·81 and 13·10 in the previous two years. Of the 1,468 policies issued 11 were cancelled before completion for reasons noted in the margin. The remaining 1,457 policies assure a bonus of Rs. 5,60,211 for a monthly premium of Rs 1,926.

8 by death of the insured,
1 by dismissal,
1 by suspension, and
1 by age bar.

3. The usual statements containing statistics of the year's transactions are appended in revised forms sanctioned in Government Order No. Fl. 1504-B. 55-09-2, dated 21st September 1910, and referred to in this report in their appropriate places except the Statement II, a combined statement of the Appendices II and IV of former years' reports—which is reserved for submission with the next year's report as it was not found possible to prepare it within the short time which intervened between the date of the receipt of the Government Order and the submission of this report.

4. The total receipts during the year on account of premium, fees on duplicate policies and premium receipt books and interest on the monthly balance, amounted to Rs. 3,04,846-15-8. Adding the opening balance on 1st July 1909, *i.e.*, Rs. 18,02,790-1-6, the gross total amounted to Rs. 21,07,637-1-2. The charges against the fund having amounted to Rs. 88,186-7-6, a balance of Rs. 20,19,450-9-8 was left in favour of the fund on the 30th June 1910. The percentages of the year's total expenditure and of the cost of management to the closing balance were 4·37 and ·49 as against 6·87 and ·29 in the previous year, respectively. The percentage of cost of management to the income of the year was 2·65 as against 1·87 in the previous year, the fall in total expenditure and the rise in the cost of management being respectively due to comparatively less number of bonus payments made and incurring of expenditure for actuarial valuation. The percentage of the net balance at credit of the fund deducting unpaid claims to the total liability rose from 29·09 in the previous year to 30·3 in the year under report.

5. Among the insured persons 50 deaths as set forth in Appendix IV prepared in the manner laid down in the Government Order referred to in paragaraph 3 *supra*, were reported during the year giving rise to claims aggregating Rs. 40,653-8-0; including casualties and claims already reported, the total number of deaths and the total amount of claims from the commencement were 653 and Rs. 5,78,132-4-0, respectively. Including 46 claims for Rs. 37,036 discharged during the year, 542 claims for Rs. 4,95,557-12-0 have been discharged from the commencement, leaving III claims for Rs. 82,574-8-0 yet to be discharged on the application from the heirs of the insured persons. Plague accounted for 24 per cent of the total mortality as against 14·75 and 51·94 in the previous two years. Thirty insured persons holding 64 policies assuring Rs. 42,065-8-0, attained their 55th year in consequence of which their policies were discharged. Twenty policies held by 12 persons assuring Rs. 9,036 were surrendered under the provisions of Rule 10 for a value of Rs. 857-13-9, on the said persons ceasing to be in Government service. Appendix VI shows the transactions.

6. In Appendix VII are set forth the particulars of the total number of policies issued, lapsed and remaining effective to end of June 1910. It also exhibits the liability created, discharged and remaining.

7. The Committee held four meetings during the year, three ordinary and one special.

8. The office books of the year have been, as usual, examined by two Assistant Comptrollers and a copy of their report with explanation and orders of the Committee thereon is appended.

BANGALORE,
3rd February 1911.

T. SATYARAJ CHETTY,
Joint Secretary, Insurance Committee.

APPENDIX I.

Statement of proposals received, disposed of and pending disposal during 1909-10.

	Proposals received						Disposed of																			
	Pending on 1st July 1909		Received from 1st July 1909 to end of June 1910		Total		Accepted		Rejected														Total		Pending disposal		Remarks
									Temporarily rejected on medical grounds		Finally rejected on medical grounds		Time-barred		Cancelled		Under-age		Over-age		Total					
1	2		3		4		5		6		7		8		9		10		11		12		13		14		15
	First	Further	First	Further	First	Further	First	Further	First	Further	First	Further	First	Further	First	Further	First	Further	First	Further	First	Further	First	Further	First	Further	
	687	147	573	637	1,260	784	880	588	96	26	47	12	2	...	4	4	...	...	4	8	153	50	1,033	638	*227	146	
																									226—147		
Total ...	834		1,210		2,044		1,468		122		59		2		8		...		12		203		1,671		373		

* One proposal No. 0567 was registered as first but subsequently treated as further.

APPENDIX III.

Statement showing the policies issued during 1909-10, according to districts to which they have been issued.

No.	Districts	Number of policies	Amount assured	Premium recoverable	Remarks
			Rs. a. p.	Rs. a. p.	
1	State Huzur Treasury ...	173	72,529 0 0	258 0 0	
2	Bangalore District Treasury ...	286	1,21,342 0 0	416 8 0	
3	Kolar do ...	154	56,699 0 0	188 8 0	
4	Tumkur do ...	149	46,311 0 0	161 8 0	
5	Shimoga do ...	102	38,345 0 0	121 8 0	
6	Kadur do ...	102	42,377 0 0	148 8 0	
7	Chitaldrug do ...	139	47,573 0 0	154 8 0	
8	Mysore do ...	249	97,148 0 0	341 0 0	
9	Hassan do ...	103	37,887 0 0	136 0 0	
	Total ...	1,457	5,60,211 0 0	1,926 0 0	

APPENDIX V.

Statement showing the casualties among the insured during the year 1909-10.

No.	Number of policies	Name of the insured	Designation of the insured	Date of death	Cause of death	Age at death	Bonus payable	Monthly premium	Remarks
							Rs. a.	Rs. a.	
1	4082 ...	B. Shadagopachar ...	Registration Clerk, District Registrar's Office, Mysore.	21st December 1908 ...	Plague ...	35	523 0	1 8	Claim paid 26-8-1909.
2	2499 ...	B. Raja Rao ...	Record-keeper, Molakalmuru Taluk ...	19th May 1909 ...	Fever ...	41	308 0	1 0	Do 13-10-1910.
3	8370, ...	J. Sunderarajula Naidu ...	Revenue Gumasta, Bagepalli Taluk ...	18th September 1908 ...	Serious illness ...	32	617 0	2 0	Do 8-6-1910.
4	378, 2998, 10,310 ...	H. Honnappa ...	Gumasta, Munsiff's Court, Shimoga and Temporary Record-keeper, District and Sessions Court, Shimoga.	31st October 1908 ...	Plague ...	42	611 0	2 0	Not preferred.
5	10,697 ...	Y. Nanjundayya ...	Assistant Master, Anglo-Vernacular School, Yedatore.	25th June 1909 ...	Typhoid fever ...	26	877 0	1 0	Claim paid 24-2-1910.
6	9,509 ...	P. Venkataramiah ...	Writer, 2nd Battalion, Mysore Infantry, Shimoga.	20th October 1908 ...	Chronic diarrhœa ..	27	565 0	1 8	Not preferred.
7	2274 ...	G. Srikanta Sastry ...	Schoolmaster, T. Narsipur ...	2nd March 1909 ...	Plague ...	37	362 0	1 0	Do
8	2931 ..	A. Chikka Honniah ...	Master, Panchama School, Birur ...	6th February 1909 ...	Do ...	41	295 0	1 0	Do
9	880, 1564 ...	G. B. Chinnaswami ...	1st class Hospital Assistant, Bangalore ...	19th July 1909 ...	Paralysis ...	52	1,338 0	6 0	Claim paid 11-12-1909.
10	12007 ...	J. Nagoji Rao ...	Clerk, Inam Superintendent's Office, Bangalore	4th August 1909 ..	Plague ..	36	470 0	2 0	Do 19-11-1910.
11	12321 ...	Seetharamaiya ...	Vernacular E. Schoolmaster, Palacharlu, Sidlaghatta Taluk.	16th June 1909 ...	Fever ..	31	284 0	1 0	Not preferred.
12	11,852 ...	N. G. Vadirajachar ...	Assistant Master, Anglo Vernacular School, Shimoga.	10th September 1909 ...	Suspected plague ...	21	429 0	1 0	Do
13	6748, 9770 ...	Kallur Bhimachar ...	Sub-Overseer, Public Works Department, Bangalore.	28th September 1909	Cholera ...	42	762 0	3 8	Do
14	4517, 5847, 11053 ...	Kottanur Divakariah ...	Mojridar, Mysore Revenue Survey Department, Bangalore.	23rd August 1909 ...	Malarial fever ...	34	644 0	2 0	Do
15	10723 ...	D. Subbiah ...	1st Clerk, Office of the Sub-Registrar, Anekal.	18th March 1909 ..	Cough and fever ...	27	362 0	1 0	Claim paid 10-1-1910.
16	3580, 7562 ...	Belur Ramiengar ...	Nagadi Gumasta, Mudgere Taluk ...	14th July 1909 ...	Malarial cachexia ...	38	490 0	1 8	Do 4-8-1910.
17	143, 1349, 2508 ...	Guru Rao, Ramaji ..	Karkun, Mysore Revenue Survey Department, Headquarters, Bangalore.	5th January 1910 ...	General dropsy ...	32	559 0	2 8	Not preferred.
18	891, 1593 ...	N. S. Narasimmiengar ...	Deputy Clerk, Senior Assistant Commissioner's Office, Gubbi Sub-Division.	24th September 1909 ...	Carbuncle ...	40	575 0	2 8	Claim paid 17-9-1910.
19	593, 2914 3487, 8203.	Mrs. Dhansing ...	Lady Apothecary, Bangalore ...	11th October 1909 ...	Heart failure ...	41	4,684 0	12 8	Do 23-2-1910.
20	8051, 10431 ...	C. R. Giridar Lal ..	Compounder, Closepet Dispensary ..	6th October 1909 ...	Cholera ...	38	406 0	1 8	Not preferred.
21	43, 545, 45822 ...	N. Venkata Rao ...	Accountant, City Improvement Trust Board, Mysore.	30th November 1909 ...	Plague ..	51	1,098 8	5 0	Do
22	629, 2550 ...	K. Subramanya Sastri ...	Assistant Master, Anglo-Vernacular School, Shimoga.	14th August 1909 ...	Consumption ...	39	544 0	1 8	Claim paid 6-6-1910.
23	4917, 8642 ...	A. Lakshmidevamma ...	Head Mistress, Arya Balika Patasala, Bangalore.	25th December 1909 ...	Paralysis ...	36	5,170 0	15 0	Do 23-2-1910.
24	1235, 4960 ...	N. Venkatanarayaniya ...	Nazir, Principal Munsiff's Court, Mysore	31st January 1910 ...	Consumption	52	337 0	1 12	Do 11-7-1910.
25	1097, 3461, 9361 ..	C. Rama Rao ...	Assistant Master, Anglo-Vernacular School, Shimoga.	7th December 1909 ...	Do ...	46	761 0	3 0	Not preferred.
26	4865 ...	Sheik Jaffer ...	1st class constable, Special Reserve Force, Bangalore.	17th April 1909 ...	Chronic diarrhœa ...	51	153 0	1 0	Claim paid 23-5-1910.
27	327, 1265, 2068 ...	M. Veeraraghavalu Naidu ...	Head Accountant, State Huzur Treasury, Bangalore.	5th August 1909 ...	Diabetes ...	55	2,461 0	12 8	Do 30-8 1910.
28	12509 ...	Attikuppa Ramanna ...	Assistant Master, Anglo-Vernacular School, Krishnarajpete.	10th January 1910 ...	Plague ...	32	234 0	1 0	Not preferred.
29	10001 ...	R. Krishnaswamaiya ...	4th grade Forester, Gundlupet ...	23rd January 1910 ...	Do ...	33	463 0	1 8	Do

No.	Number of policies	Name of the insured	Designation of the insured	Date of death	Cause of death	Age at death	Bonus payable	Monthly premium	Remarks
							Rs. a.	Rs. a.	
30	11373 ...	H. Thimmappaiya ...	Assistant Master, Anglo-Vernacular School, Yedatore.	30th January 1910 ...	Malarial fever ...	27	362 0	1 0	Not preferred.
31	1372 ...	Y. N. Rama Rao ...	Head Master, Anglo-Vernacular School, Yedahalli.	11th August 1909 ...	Dysentery ...	41	872 0	2 8	Claim paid 7-7-1910.
32	9563 ...	Mr. M. A. Sreenivasiengar ...	Amildar, Sira ...	26th December 1909 ...	Typhoid fever ...	28	5,441 0	15 0	Do 30-11-1910.
33	1872, 3619, 11145, 11732	S. C. Samuel ...	Clerk, General and Revenue Secretariat, Bangalore.	20th November 1909 ...	Plague ...	37	1,449 0	4 8	Pending.
34	3451, 4180, 9427 ...	N. Karigiriachar ...	Vyakarunam Teacher, Sanskrit College, Bangalore.	20th August 1909 ...	Cholera ...	45	528 0	2 8	Not preferred.
35	8601, 9918 ...	M. Srinivasamurti Rao ...	Sheristadar, Palace Chamundi Thotti Department, Mysore.	22nd August 1909 ...	Plague ...	47	371 0	2 8	Do
36	10552 ...	Shamsoodin ...	Daffedar, State Huzur Treasury ..	31st October 1909 ...	Asthma ...	37	235 0	1 0	Claim paid 9-12-1910.
37	5026 ...	C. Puttiah ...	Assistant Master, Government Girls' School, Bangalore.	25th November 1909 ...	Dropsy ...	29	420 0	1 0	Not preferred.
38	1370 ...	S. Gundappa ...	Head Munshi, District Judge's Court, Mysore.	25th March 1910 ...	Dyspepsia and dropsy	53	563 0	3 0	Do
39	1964, 3827, 6003, 7764	H. Ranganatha Chakravarti ...	Kannrese Pandit, Government High School, Channapatna.	1st October 1909 ...	Cholera ...	43	782 0	3 0	Do
40	4509, 5060, 10061 ...	B. Rama Iyengar ...	Measurer, B. Establishment, Mysore Revenue Survey Department, Bangalore.	10th March 1910 ...	Diarrhœa ...	37	606 0	2 0	Do
41	5267 ...	Syed Abdul Khader ...	Head Master, V. E. Hindi Boys' School, Nidaghatta, Mandya Taluk	16th February 1910 ...	Malarial fever ...	39	284 0	1 0	Do
42	2194 ...	V. Kuppuswami Mudaliar ...	Record-keeper, Channels' Division, French Rocks.	21st February 1910 ...	Diabetes ...	47	587 0	2 8	Pending.
43	3103 ...	C. Venkataswami Jetty ...	Deputy Gumasta, Chikmayakanhalli ...	5th January 1910 ..	Fever ...	41	443 0	1 8	Claim paid 4-11-1910.
44	1194 ...	Krishna Rao ...	Head Gumasta, Yedatore Taluk ...	16th April 1910 ...	Malaria ..	48	407 0	1 8	Not preferred.
45	2276, 4910, 8966 ...	Tirunarayana Iyengar ...	Revenue Gumasta, Krishnarajpete Taluk	9th December 1909 ...	Plague ...	42	536 0	2 0	Claim paid 10-11-19 0.
46	6974 ...	Abdul Khader ...	Mohakarfa Collection Mutsaddi, Mysore Municipality.	23rd March 1910 ...	Fever ...	41	235 0	1 0	Bonus authorised 9-12-1910.
47	7278 ...	Lakshminarayanappa ...	2nd grade Amin, Munsiff's Court, Tumkur	13th May 1910 ...	Rheumatism and fever.	43	211 0	1 0	Not preferred.
48	13797 ...	Abdul Azeez ...	Assistant Master, Anglo-Hindi School, Mysore.	5th June 1910 ...	Consumption ...	31	362 0	1 0	Do
49	8349 ...	Ibrahim Khan ...	Sub-Registrar of births and deaths, Mysore.	1st May 1910 ...	Remittent fever ...	31	322 0	1 0	Do
50	6055 ...	B. Lakshmipathiah .	Assistant Master, Government Kannada School, Nanjangud.	18th May 1910 ...	Ulcer in the head .	38	284 0	1 0	Do
					Total ...	...	40,653 8	141 12	

CLASSIFICATION.

Plague	12	Organs of digestion ...	4
Cholera	4	Dropsy	3
Fever	13	Diabetes	3
Lungs	6	Nerves	2
Heart	1	Other causes	2
		Total ...	50

APPENDIX VI.

Statement showing number (1) of casualties among the insured, number of policies lapsing, claims arising, paid and pending payment, (2) of claims preferred and discharged on insured attaining fifty-five years, (3) of policies surrendered from the commencement of the scheme to end of 1909-10.

Year	Death claims										
	Arising			Paid			Pending payment			Total premium recovered on all the death claims reported
	Lives	Policies	Amount assured	Lives	Policies	Amount assured	Lives	Policies	Amount assured	
1	2	3	4	5	6	7	8	9	10	11
			Rs. a. p.			Rs. a. p.			Rs. a. p.	Rs. a. p.
1892-93 ...	3	3	5,313 0 0	3	3	5,313 0 0	...	...	.....	191 0 0
1893-94 ...	4	4	6,131 0 0	4	4	6,131 0 0	...	...	.....	278 8 0
1894-95 ..	4	5	2,122 0 0	4	5	2,122 0 0	...	..	.....	129 8 0
1895-96 ...	10	15	12,583 12 0	10	15	12,583 12 0	...	...	.....	1,277 8 0
1896-97 ...	13	15	23,192 8 0	13	15	23,192 8 0	..	...	.....	5,622 8 8
1897-98 ..	5	6	2,981 0 0	5	6	2,981 0 0		...	.....	613 8 10
1898-99 ...	25	38	20,978 8 0	25	37	20,654 8 0	1	1	324 0 0	2,205 15 0
1899-00 ...	19	34	16,835 0 0	19	34	16,835 0 0	...	...	.....	4,452 8 0
1900-01 ...	36	55	34,403 8 0	35	54	34,204 8 0	1	1	199 0 0	12,443 12 9
1901-02 ...	50	87	59,472 12 0	48	84	57,943 12 0	2	3	1,529 0 0	14,081 0 8
1902-03 ..	51	79	43,615 8 0	48	75	41,544 8 0	3	4	2,071 0 0	11,466 2 5
1903-04 ..	63	103	63,400 8 0	60	96	60,329 8 0	3	7	3,071 0 0	18,623 1 4
1904-05 ...	76	117	58,582 0 0	72	111	56,212 0 0	4	6	2,370 0 0	18,814 10 0
1905-06 ...	46	84	37,501 0 0	39	71	34,053 0 0	7	13	3,448 0 0	10,906 12 9
1906-07 ...	59	82	44,093 12 0	50	67	35,187 0 0	9	15	8,909 12 0	15,381 9 7
1907-08 ...	77	143	61,216 12 0	59	103	40,808 4 0	18	40	20,408 8 0	20,491 15 7
1908-09 ...	61	88	45,053 4 0	38	56	31,804 8 0	23	32	13,248 12 0	17,949 15 8
1909-10 ...	50	86	40,653 8 0	10	17	13,568 9 0	40	69	26,995 8 0	13,495 8 11
Total ..	653	1,044	5,78,132 4 0	542	853	4,95,557 12 0	111	191	82,574 8 0	1,67,927 10 2

Years	Claims on insured attaining fifty-five years				Surrender claims					
	Lives	Policies	Amount assured	Total premium recovered	Lives	Policies	Amount assured	Monthly premium payable	Total premium recovered	Surrender value paid
12	13	14	15	16	17	18	19	20	21	22
			Rs. a. p.	Rs. a. p.			Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
1892-93 ...	...	...	.....	.....	...	...	.....	.....	.....	.....
1893-94 ...	...	...	.....	.....	...	...	.....	.....	.....	.....
1894-95 ...	...	...	.....	.....	...	...	.....	.....	.....	.....
1895-96 ...	...	...	.....	.....	...	...	.....	.....	.....	.....
1896-97 ...	...	...	.....	.....	...	...	.....	.....	.....	.....
1897-98 ...	...	...	.....	.....	...	...	.....	.....	.....	.....
1898-99 ...	...	...	.....	.....	1	1	390 0 0	1 0 0	27 0 0	13 8 0
1899-00 ...	...	...	.....	.....	...	...	.....	.....	.....	.....
1900-01 ...	...	...	.....	.....	2	2	1,254 0 0	3 8 0	142 8 11	70 0 0
1901-02 ...	3	3	12,295 0 0	11,376 0 0	8	10	12,568 12 0	51 4 0	1,682 5 7	841 4 0
1902-03 ...	7	8	4,170 10 0	4,036 14 3	4	4	3,812 0 0	10 8 0	456 8 0	227 4 0
1903-04 ...	14	16	14,937 2 0	15,286 7 6	6	9	5,245 0 0	15 8 0	514 3 2	457 4 0
1904-05 ...	12	13	24,904 12 0	24,687 15 3	8	15	16,545 0 0	77 0 0	7,204 8 0	3,681 0 0
1905-06 ...	21	33	24,109 0 0	24,731 10 1	11	11	12,323 0 0	38 12 0	1,834 10 8	1,000 13 7
1906-07 ...	21	27	28,629 8 0	28,940 8 9	13	19	10,254 0 0	35 0 0	2,641 0 0	1,232 0 0
1907-08 ...	20	37	37,220 12 0	38,104 3 7	7	11	5,148 0 0	21 8 0	1,859 8 0	980 14 0
1908-09 ...	31	53	55,027 14 0	55,735 15 5	18	30	15,945 0 0	73 0 0	8,413 0 0	6,141 13 6
1909-10 ...	30	64	42,065 8 0	40,930 8 7	12	20	9,036 0 0	26 8 0	1,577 0 0	857 13 9
Total ...	159	259	2,43,620 2 0	2,43,830 3 5	90	132	92,520 12 0	353 8 0	26,352 4 4	15,503 10 10

APPENDIX VII.

Statement showing the total policies issued, lapsed and remaining effective and liability created, discharged and pending to end of June 1910.

	First insurance	Further insurance	Total	Amount assured	Monthly premium recoverable
	Rs.	Rs.	Rs.	Rs. a. p.	Rs. a. p.
Issues to end of 1908-09 ...	7,304	5,789	13,093	68,08,604 10 0	24,523 8 0
Add or subtract correction effected during 1909-10.	.....	.....	.....	—359 0 0	.....
Total ...	7,304	5,789	13,093	68,08,245 10 0	24,523 8 0
Add issues during 1909-10 bonus premium as corrected during the year.	880	588	1,468	5,63,640 0 0	1,938 8 0
Total ...	8,184	6,377	14,561	73,71,885 10 0	26,462 0 0

	First insurance	Further insurance	Total	Amount assured	Monthly premium recoverable	Remarks
	Rs.	Rs.	Rs.	Rs. a. p.	Rs. a. p.	
A. By cancellation from commencement to end of June 1910.	74	31	105	57,191 0 0	194 0 0	
B. Cancelled by automatic adjustment.	1	1	2	1,172 0 0	6 0 0	
Lapsed by—1. Surrender ...	90	42	132	92,520 12 0	353 8 0	
2. Forfeiture ...	17	6	23	7,578 0 0	23 12 0	
3. Death ...	542	311	853	4,95,557 12 0	1,944 0 0	
4. Insured attaining 55 years.	159	100	259	2,43,620 2 0	1,549 12 0	
Total A ...	883	491	1,374	8,97,639 10 0	4,071 0 0	
B. 1. Death claims pending payment.	111	80	191	82,574 8 0	311 0 0	
2. Policies on which premium is discontinued to be paid under Rules 10 and 26.	168	26	194	93,812 0 0	295 0 0	
Remaining effective ...	7,022	5,780	12,802	62,97,859 8 0	21,785 0 0	
Total B ...	73,01	5,886	13,187	64,74,246 0 0	22,391 0 0	
Total A and B ...	8,184	6,377	14,561	73,71,885 10 0	26,462 0 0	

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